

**Information to identify the case:**

Debtor 1	<u>William Vranicar</u>	Social Security number or ITIN	xxx-xx-5703
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number:	22-14015		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Vranicar

March 7, 2023

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Vranicar  
Debtor

Case No. 22-14015-LAH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Mar 07, 2023

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2023:

Recip ID	Recipient Name and Address
db	William Vranicar, 610 Crescenzo Ct, New Lenox, IL 60451-2911
30019140	+ Advance Midwest Radiology, PO Box 88953, Milwaukee, WI 53288-8953
30019144	Allied Anesthesia, 1900 Silver Cross Blvd, New Lenox, IL 60451-9509
30019148	Comcast, c/o Credit Management, 6060 Tennyson Pkwy Ste 100, Plano, TX 75024-6016
30019139	Law Offices of Jeffrey S Harris, 1701 S 1st Ave Ste 202, Maywood, IL 60153-2400
30019155	MS International, c/o LEVIT & SILVERTRUST, P.C., 19 S La Salle St Ste 701, Chicago, IL 60603-1431
30019153	Mary Vranicar, 153 Wallace St, New Lenox, IL 60451-1145
30019154	McGonigle Dental, 17519 80th Ave, Tinley Park, IL 60477-4300
30019161	Silver Cross Hospital, c/o Harris & Harris, PO Box 1259, Oaks, PA 19456-1259
30019166	University of Chicago Hospital, c/o State Collection Agency, PO Box 6250, Madison, WI 53716-0250
30019167	Virginia Tile, c/o LEVIT & SILVERTRUST, P.C., 19 S La Salle St Ste 701, Chicago, IL 60603-1431
30019138	Vranicar William, 610 Crescenzo Ct, New Lenox, IL 60451-2911

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QZLZIELINSKI.COM	Mar 08 2023 03:34:00	Zane Zielinski, Zane Zielinski P.C., 6336 North Cicero, Suite 201, Chicago, IL 60646-4448
30019142	Email/Text: backoffice@affirm.com	Mar 07 2023 22:47:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
30019141	Email/Text: accountservicing@trueaccord.com	Mar 07 2023 22:46:00	Affirm Inc, c/o TrueAccord Corp, 16011 College Blvd Ste 130, Lenexa, KS 66219-9877
30019143	Email/Text: backoffice@affirm.com	Mar 07 2023 22:47:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
30022415	+ EDI: AISACG.COM	Mar 08 2023 03:34:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
30019145	EDI: GMACFS.COM	Mar 08 2023 03:34:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
30019146	EDI: GMACFS.COM	Mar 08 2023 03:34:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
30019147	Email/Text: enotifications@santanderconsumerusa.com	Mar 07 2023 22:47:00	Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
30019151	EDI: WFNNB.COM	Mar 08 2023 03:34:00	ComenityCapital, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
30019149	EDI: WFNNB.COM	Mar 08 2023 03:34:00	Comenitybank/caesars, PO Box 182789, Columbus, OH 43218-2789
30019150	EDI: WFNNB.COM	Mar 08 2023 03:34:00	Comenitybank/trwrds, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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30019152	EDI: WFNNB.COM	Mar 08 2023 03:34:00	Comenitycb/bluenile, PO Box 182120, Columbus, OH 43218-2120
30019157	EDI: NAVIENTFKASMSERV.COM	Mar 08 2023 03:34:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
30019156	EDI: NAVIENTFKASMSERV.COM	Mar 08 2023 03:34:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
30019158	+ Email/Text: bankrupt@aglresources.com	Mar 07 2023 22:45:00	Nicor Gas, 1844 W Ferry Rd, Naperville, IL 60563-9600
30019159	^ MEBN	Mar 07 2023 22:46:12	RMP Services LLC, PO Box 630844, Cincinnati, OH 45263-0844
30019160	Email/Text: enotifications@santanderconsumerusa.com	Mar 07 2023 22:47:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
30019162	EDI: COMCASTCBLCENT	Mar 08 2023 03:34:00	Telecom Self-Reported, PO Box 4500, Allen, TX 75013-1311
30019164	Email/Text: bankruptcy@bbandt.com	Mar 07 2023 22:46:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
30019163	^ MEBN	Mar 07 2023 22:46:19	Truist Bank, c/o MRS Assoc of NJ, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
30019165	Email/Text: bankruptcy@bbandt.com	Mar 07 2023 22:46:00	Truist/BB&T, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2023 at the address(es) listed below:

Name	Email Address
Jeffrey S Harris	on behalf of Debtor 1 William Vranicar chicagolawyer@aol.com Jeff@windycitylawyer.com;chicagobklawyer@gmail.com;G1648@notify.cincompass.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Zane Zielinski	trustee@zanezielinski.com zzielinski@ecf.axosfs.com

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